TY TO REMEDY THE CONDITION CREATING THE GROUND FOR FORECLOSURE OR TO PAY THE REVERSE MORTGAGE DEBT WITHIN THE TIME PERMITTED BY SECTION 50(k)(10), ARTICLE XVI, OF THE TEXAS CONSTITUTION.THE LENDER MUST OBTAIN A COURT ORDER FOR FORECLOSURE EXCEPT THAT A COURT ORDER IS NOT REQUIRED IF THE FORECLOSURE OCCURS BECAUSE:

- "(1) ALL BORROWERS HAVE DIED; OR
- "(2) THE HOMESTEAD PROPERTY SECURING THE LOAN IS SOLD OR OTH-ERWISE TRANSFERRED."

"YOU SHOULD CONSULT WITH YOUR HOME COUNSELOR OR AN ATTORNEY IF YOU HAVE ANY CONCERNS ABOUT THESE OBLIGATIONS BEFORE YOU CLOSE YOUR REVERSE MORTGAGE LOAN. TO LOCATE AN ATTORNEY IN YOUR AREA, YOU MAY WISH TO CONTACT THE STATE BAR OF TEXAS."

"THIS NOTICE IS ONLY A SUMMARY OF YOUR RIGHTS UNDER THE TEXAS CONSTITUTION. YOUR RIGHTS ARE GOVERNED IN PART BY SECTION 50, ARTICLE XVI, OF THE TEXAS CONSTITUTION, AND NOT BY THIS NOTICE."

[that requires the lender, at the time the lean is made, to disclose to the borrower by written notice the specific provisions contained in Subdivision (6) of this subsection under which the borrower is required to repay the lean];

- (10) that does not permit the lender to commence foreclosure until the lender gives notice to the borrower, in the manner provided for a notice by mail related to the foreclosure of liens under Subsection (a)(6) of this section, that a ground for foreclosure exists and gives the borrower at least 30 days, or at least 20 days in the event of a default under Subdivision (6)(D)(iii) of this subsection, to:
 - (A) remedy the condition creating the ground for foreclosure;
 - (B) pay the debt secured by the homestead property from proceeds of the sale of the homestead property by the borrower or from any other sources; or
 - (C) convey the homestead property to the lender by a deed in lieu of foreclosure; and
- (11) that is secured by a lien that may be foreclosed upon only by a court order, if the foreclosure is for a ground other than a ground stated by Subdivision (6)(A) or (B) of this subsection.

SECTION 2. This proposed constitutional amendment shall be submitted to the voters at an election to be held November 5, 2013. The ballot shall be printed to permit voting for or against the proposition: "The constitutional amendment to authorize the making of a reverse mortgage loan for the purchase of homestead property and to amend lender disclosures and other requirements in connection with a reverse mortgage loan."

Passed the Senate on March 12, 2013: Yeas 31, Nays 0; passed the House on May 16, 2013: Yeas 139, Nays 1, two present not voting.

Filed with the Secretary of State May 21, 2013.

S.J.R. No. 42

A JOINT RESOLUTION

proposing a constitutional amendment relating to expanding the types of sanctions that may be assessed against a judge or justice following a formal proceeding instituted by the State Commission on Judicial Conduct.

BE IT RESOLVED BY THE Legislature of the State of Texas:

SECTION 1. Subdivision (8), Section 1-a, Article V, Texas Constitution, is amended to read as follows:

(8) After such investigation as it deems necessary, the Commission may in its discretion issue a private or public admonition, warning, reprimand, or requirement that the person obtain additional training or education, or if the Commission determines that the situation merits such action, it may institute formal proceedings and order a formal hearing to be

held before it concerning [the public censure, removal, or retirement of] a person holding an office or position specified in Subsection (6) of this Section, or it may in its discretion request the Supreme Court to appoint an active or retired District Judge or Justice of a Court of Appeals, or retired Judge or Justice of the Court of Criminal Appeals or the Supreme Court, as a Master to hear and take evidence in the [any such] matter, and to report thereon to the Commission. The Master shall have all the power of a District Judge in the enforcement of orders pertaining to witnesses, evidence, and procedure. If, after formal hearing, or after considering the record and report of a Master, the Commission finds good cause therefor, it shall issue an order of public admonition, warning, reprimand, censure, or requirement that the person holding an office or position specified in Subsection (6) of this Section obtain additional training or education, or it shall recommend to a review tribunal the removal or retirement, as the case may be, of the person [in question holding an office or position specified in Subsection (6) of this Section] and shall thereupon file with the tribunal the entire record before the Commission.

SECTION 2. The following temporary provision is added to the Texas Constitution:

TEMPORARY PROVISION. (a) This temporary provision applies to the constitutional amendment proposed by the 83rd Legislature, Regular Session, 2013, relating to the sanctions that may be assessed against a judge or justice following a formal proceeding instituted by the State Commission on Judicial Conduct.

- (b) The amendment to Section 1–a(8), Article V, of this constitution takes effect January 1, 2014, and applies only to a formal proceeding instituted by the State Commission on Judicial Conduct on or after that date.
 - (c) This temporary provision expires January 1, 2016.

SECTION 3. This proposed constitutional amendment shall be submitted to the voters at an election to be held November 5, 2013. The ballot shall be printed to permit voting for or against the proposition: "The constitutional amendment relating to expanding the types of sanctions that may be assessed against a judge or justice following a formal proceeding instituted by the State Commission on Judicial Conduct."

Passed the Senate on April 23, 2013: Yeas 31, Nays 0; passed the House on May 16, 2013: Yeas 141, Nays 1, one present not voting.

Filed with the Secretary of State May 21, 2013.

S.J.R. No. 54

SENATE JOINT RESOLUTION

proposing a constitutional amendment repealing the constitutional provision authorizing the creation of a hospital district in Hidalgo County.

BE IT RESOLVED BY THE Legislature Of the State of Texas:

SECTION 1. Section 7, Article IX, Texas Constitution, is repealed.

SECTION 2. This proposed constitutional amendment shall be submitted to the voters at an election to be held November 5, 2013. The ballot shall be printed to permit voting for or against the proposition: "The constitutional amendment repealing Section 7, Article IX, Texas Constitution, which relates to the creation of a hospital district in Hidalgo County."

Adopted by the Senate on May 1, 2013: Yeas 31, Nays 0; adopted by the House on May 17, 2013: Yeas 133, Nays 1, two present not voting.

Filed with the Secretary of State May 22, 2013.